Case 15-00478 Doc 1 Filed 01/08/15 Entered 01/08/15 12:45:45 Desc Main Document Page 1 of 9

B1 (Official Form 1) (04/13)					
United States Bankru					
Northern District of Illinois			VOLUNTARY PETITION		
Name of Debtor (if individual, enter Last, First, Middle): O'Boyle, Cathy Anne All Other Names used by the Debtor in the fast 8 years (include married, maiden, and trade names):		All Other Names us	tor (Spouse) (Last, First, Middle): sed by the Joint Debtor in the last 8 years laiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI (if more than one, state all):	N)/Complete EIN	Last four digits of S (if more than one, s	oc. Sec. or Individual-Taxpayer I.D. (ITTN)/Complete EIN tate all):		
Street Address of Debtor (No. and Street, City, and State): 1034 East 8th Street Lockport, IL	Mara established Property	Street Address of Jo	oint Debtor (No. and Street, City, and State):		
County of Residence or of the Principal Place of Business:	ZIP CODE 60441	County of Residenc	ZIP CODE e or of the Principal Place of Business:		
Will Mailing Address of Debtor (if different from street address):			Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different	ZIP CODE from street address above):		ZIP CODE		
	·		ZIP CODE		
Type of Debtor (Form of Organization) (Check one box.)	Nature of (Check one box.)	Business	Chapter of Bankruptey Code Under Which the Petition is Filed (Check one box.)		
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busi Single Asset Rea 11 U.S.C. § 101( Railroad Stockbroker Commodity Brok Clearing Bank Other	l Estate as defined in 51B)	Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 13 Recognition of a Foreign Nonmain Proceeding		
Chapter 15 Debtors	Tax-Exem		Nature of Debts		
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box, if  Debtor is a tax-ex under title 26 of th Code (the Internal	empt organization to United States	(Check one box.)  Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily \$ 101(8) as "incurred by an business debts. individual primarily for a personal, family, or household purpose."		
Filing Fee (Check one box.)			Chapter 11 Debtors		
Full Filing Fee attached.	;	Check one box:  Debtor is a sma  Debtor is not a	all business debtor as defined in 11 U.S.C. § 101(51D). small business debtor as defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).  Filing Fee waiver requested (applicable to chapter 7 individuals).	g that the debtor is See Official Form 3A.	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment)			
Filing Fee waiver requested (applicable to chapter 7 indi- attach signed application for the court's consideration. S	viduats only). Must	Check all applicable  A plan is being  Acceptances of	every three years thereafter).  buxes: filed with this petition. the plan were solicited prepetition from one or more classes accordance with 1! U.S.C. § 1126(b).		
Statistical/Administrative Information			THIS SPACE IS FOR		
Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e distribution to unsecured creditors.	tribution to unsecured cred excluded and administrative	itors. c expenses paid, there v	will be no funds available for		
Stimated Number of Creditors  7		001- 25,001- 000 50,000	50,001- Over		
Stimated Assets	to \$50 to 3	0,000,001 \$100,000, \$100 to \$500 lion million	100,000 100,000		
stimated Liabilities	001 \$10,000,001 \$50 to \$50 to \$	0,000,001 \$100,000, \$100 to \$500 lion million	001 \$500,000,001 More than to \$1 billion \$1 billion		

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Document

B1 (Official Form 1) (04/13) Page 2 Voluntary Petition Jame of Debtor(s). O'Boyle, Cathy Anne (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø Νn Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Page 3 of 9 B1 (Official Form 1) (04/13) Page 3 Voluntary Petition Name of Debtor(s): O'Boyle, Cathy Anne (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such (Check only one box.) chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Х Signature of Debtor (Signature of Foreign Representative) х (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Natasha Bascus Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date 109-72-7045 Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. P.O. Box 2552 Signature of Debtor (Corporation/Partnership) Loganville, GA 30052 I declare under penalty of perjury that the information provided in this petition is true Addres and correct, and that I have been authorized to file this petition on behalf of the The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. 01/06/2015 Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or Name of Authorized Individual partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

Inre Cathy A. O'Boyle Jordan	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: lashy a O'hryle fueban

Date: 1-7-15

B19 (Official Form 19) (12/07)

U.S.C. § 156.

### United States Bankruptcy Court

Northern District of Illinois

In re O'Boyle, Cathy Anne Debtor	Case No.	
Deotoi	Chapter 13	
	NATURE OF NON-ATTORNEY PREPARER (See 11 U.S.C. § 110)	
and have provided the debtor with a copy of the by 11 U.S.C. §§ 110(b), 110(h), and 342(b); are pursuant to 11 U.S.C. § 110(h) setting a maxim petition preparers, I have given the debtor notion	(1) I am a bankruptcy petition preparer as defined anying document(s) listed below for compensation the document(s) and the attached notice as required and (3) if rules or guidelines have been promulgated num fee for services chargeable by bankruptcy and the maximum amount before preparing any my fee from the debtor, as required by that section.	
Accompanying documents: Voluntary Petition Exhibit D	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Natasha Bascus	
B3A, B21, B280	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): 109-72-7045	
If the bankruptcy petition preparer is not an inand social-security number of the officer, prince this document.	dividual, state the name, title (if any), address, cipal, responsible person, or partner who signs	
P.O. Box 2552 Loganville, GA 30052		
Address  X  Signature of Bankruptcy Petition Preparer  Date of Bankrup	/07/2015 ate	
Names and social-security numbers of all other this document, unless the bankruptcy petition p	individuals who prepared or assisted in preparing reparer is not an individual:	
If more than one person prepared this document, at appropriate Official Form for each person.	tach additional signed sheets conforming to the	
A bankruptcy petition preparer's failure to comp Rules of Bankruptcy Procedure may result in fin	ply with the provisions of title 11 and the Federal es or imprisonment or both. 11 U.S.C. § 110; 18	

B19 (Official Form 19) (12/07) - Cont.

2

#### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

	In addition, under 11	I U.S.C. § 110(	n), the Supreme Court or the Judici	al Conference of the
Ţ			elines setting a maximum allowable	
			y law, I have notified you of this m	
			for filing or accepting any fee from	
	Justin O. O. Brilland Signature of Debtor			<b>,</b>
ξ	Signature of Debtor	Date	Joint Debtor (if any)	Date

[In a joint case, both spouses must sign.]

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B280 (Form 280) (10/05)

## United States Bankruptcy Court

	Nor	thern District Of Illinois		
In re	O'Boyle, Cathy Anne			
	Debtor	Case No.	Note that the second se	
		Chapter _	13	
	DISCLOSURE OF COM	PENSATION OF BANKRUPTCY PE	TITION PREPARER	
	[This form must be filed with the petition	if a bankruptcy petition preparer prepares	the petition. 11 U.S.C. § 110(h)(2).]	
1.	Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I pre or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For document preparation services I have	e agreed to accept	150.00	
	Prior to the filing of this statement I hav	e received	s 150.00	
	Balance Due		3 0	
2.	I have prepared or caused to be prepared the following documents (itemize):			
	and provided the following services (iter	nize): B1, B19, B21, B23, B3A		
3.	The source of the compensation paid to	me was:  Other (specify)		
4.	The source of compensation to be paid to Debtor	o me is:		
5.	The foregoing is a complete statement of by the debtor(s) in this bankruptcy case.	f any agreement or arrangement for payme	ent to me for preparation of the petition filed	
6.	To my knowledge no other person has prexcept as listed below:	epared for compensation a document for f	iling in connection with this bankruptcy case	
	NAME	SOCIAL SECURITY NUMBER		
×4	Signature Signature	109-72-7045	1/7/15	
* - #	Signature	Social Security number of bankrupte	9 7	
Nata	sha Bascus	petition preparer (If the bankruptcy		
Printe	d name and title, if any, of Bankruptcy	petition preparer is not an individual,		
A dalaa	Petition Preparer Pss: P.O. Box 2552	state the Social Security number of the		
Addre	SS: F.O. BOX 2332	officer, principal, responsible person partner of the bankruptcy petition pre		
	Loganville, GA 30052	(Required by 11 U.S.C. § 110.)	pui orr,	
		f .		
	, , , , , , , , , , , , , , , , , , ,			

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Cathy A. O'Boyle Jordan	)	
9   1	)	
Debtor (s)	)	Case No.
	)	Chapter
	)	

#### List of Creditors

Boule of America 33 N. Deavborn St Chgo Il 60602	
Johnson Blumberg & Assoc. Ltd. 230 W. Monroe Unt 1125 Chgo IL 60606	
y	